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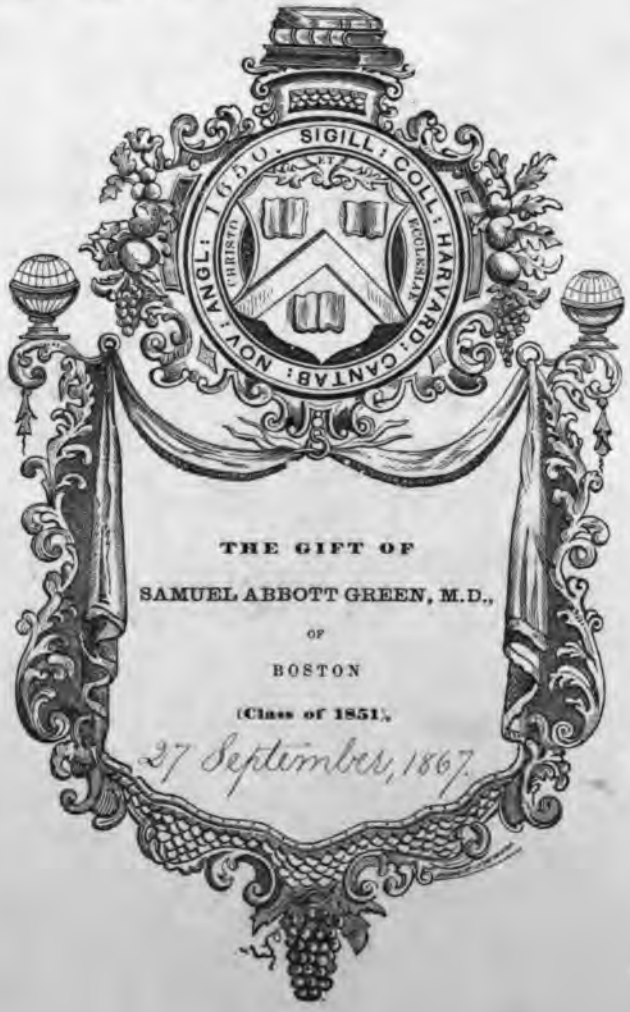
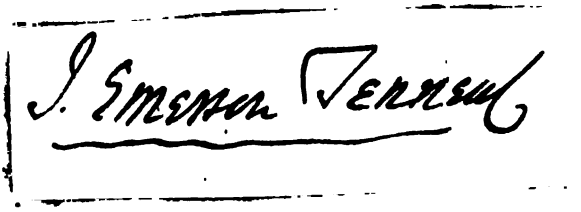


THE GIFT OF
SAMUEL ABBOTT GREEN, M.D.,
OF
BOSTON
(Class of 1851).
27 September, 1867.

MR. PEABODY'S GIFT

TO

THE POOR OF LONDON



Day & Son (Limited) Lith.

PEABODY SQUARE, ISLINGTON.

Mr. PEABODY'S GIFT

TO

THE POOR OF LONDON.

BY

STATEMENT OF THE TRUSTEES.

Day & Son (Limited) Lith. to the Queen.

PEABODY BUILDINGS, SPITALFIELDS.

LONDON 1865.

Soc 1610.24

1867 Sept. 27.
Gift of
Lem. A. Green, M.D.
(H. C. 1857.)

MR. PEABODY'S GIFT

TO THE

POOR OF LONDON.

THE proceedings of the Trustees, to whom Mr. Peabody committed the charge of his munificent 'donation of 150,000*l.* for the benefit of the poor of London,' and the course which they have adopted for its application, conformably with the recorded intentions of the donor, will be best understood by recalling the terms in which his wishes were originally conveyed.

In his letter of the 12th March, 1862, addressed to the United States Minister, Lord Stanley, M.P., Sir J. Emerson Tennent, Mr. C. M. Lampson, and Mr. J. S. Morgan, Mr. Peabody, after alluding to the sums which he had previously bestowed in America—at Danvers, the place of his birth, and at Baltimore, the first scene of his active life—for the foundation of institutions calculated to promote the intellectual, moral, and social welfare of his fellow-countrymen, proceeds to say, that, in pursuance of a long-cherished determination to attest, by a similar gift, his gratitude and attachment to the people of London, amongst whom he had spent the last twenty-five years of his life, he was then about to devote 150,000*l.*, 'to ameliorate the

condition of the poor and needy of this great metropolis, and to promote their comfort and happiness.'

This sum he hoped would be so applied by the trustees, that the result would 'be appreciated, not only by the present, but by future generations, of the people of London.'

As regards its expenditure, Mr. Peabody had but three conditions to impose; but these were, as he said, 'fundamental principles, from which it was his solemn injunction that those entrusted with the application of the fund shall never, under any circumstances, depart.'

'*First* and foremost amongst them is the limitation of its uses, absolutely and exclusively to such purposes as may be calculated directly to ameliorate the condition, and augment the comforts of the poor; who either by birth or established residence, form a recognised portion of the population of London.

'*Secondly*, it is my intention,' he said, 'that now and for all time there shall be a rigid exclusion from the management of this fund, of any influences calculated to impart to it a character either sectarian as regards religion, or exclusive in relation to local or party politics.

'*Thirdly*, it is my wish that the sole qualification for a participation in the benefits of the fund, shall be an ascertained and continued condition of life, such as brings the individual within the description (in the ordinary sense of the word) of the poor of London; combined with moral character, and good conduct as a member of society.'

Assuring to the trustees the utmost latitude for the exercise of their judgment in deciding on the mode of expenditure, Mr. Peabody without, in the remotest degree, desiring to limit their discretion in

the selection of the most suitable means for giving effect to his purposes, threw out one suggestion for consideration, amongst the many, which would necessarily come under their attention, viz., whether it might not be found conducive to the realization of the conditions above stated; 'to apply the fund, or a portion of it, in the construction of such improved dwellings for the poor as may combine, in the utmost possible degree, the essentials of healthfulness, comfort, social enjoyment, and economy.'

Thus generously endowed alike with funds and with discretion to choose the mode of their employment, the first care of the trustees was to obtain a deed so framed as to confer legal powers on those who were to be entrusted with their administration, and to ensure their undeviating application to the generous objects contemplated by the giver. But at this stage considerable difficulty was encountered, arising mainly from the fact that the large amount to be expended, was not a bequest by will, in which case precedents are sufficiently numerous, but *a gift during the lifetime of the giver*, which therefore involved the necessity of inserting provisions to satisfy the requirements of the mortmain law.

After some delay, a trust-deed was prepared, executed and enrolled; and at the first meeting under it, which took place on the 23rd July, 1862, Lord Stanley was elected chairman and another of the trustees undertook to act as honorary secretary *pro tem.*, thus facilitating a resolution to postpone as long as possible the appointment of any salaried officers. Hence, as will be seen by the abstract of accounts ap-

pended, the gross amount for the management of the fund has amounted, in three years, to but 517*l.* 10*s.*

Pursuant to the terms of the deed of trust, the main portion of the fund was invested at interest in Government stock and other negotiable securities; the balance being held in readiness for early expenditure so soon as a decision could be come to, as to the most advantageous method of employing the fund in conformity with the intentions and subject to the conditions laid down by Mr. Peabody.

And here, on the very threshold of the undertaking, a question of grave significance presented itself; by the express terms of the gift, it was directed to be so applied as to ameliorate the condition and augment the comforts of the well-conducted poor of London. But before determining how this could best be done, for the advantage of those intended to be benefited, it became essential to determine *who are the poor of London* in the eye of the law?

It has heretofore been held under the authority of judicial decisions that, in the absence of any governing or qualifying expressions, a gift or bequest to 'the poor' of any place is applicable exclusively to persons not receiving parochial support:—and this, on the principle, that to relieve those already chargeable on the parish or the union, inasmuch as it would contribute to the reduction of the rates, would virtually be conferring a benefit on the property rather than on the poverty of the locality.

Later decisions have somewhat modified this view; the rigidity of the law would now be more or less tempered to adapt it to the ascertained wishes of the donor; and the mere fact of the receipt of alms would not,

perhaps of itself, suffice to disqualify an indigent family for receiving additional comforts, from the donations or bequests of benevolent men like Mr. Peabody; but, apart from technical distinctions of this kind, there were other considerations which constrained the trustees to confine their attention, in the first instance, to that section of the labouring poor, who occupy a position above the pauper.

Public attention throughout the United Kingdom having been attracted by the largeness of Mr. Peabody's bounty, communications were received from numerous quarters suggesting benevolent plans for adoption. Many of these were in themselves highly desirable, but the majority involved arrangements, more or less at variance with Mr. Peabody's injunctions and the provisions of the deed of trust. For example; institutions connected with religious bodies were expressly excluded, and educational establishments, as ordinarily organised, were open to the same objection, inasmuch as they are more or less dependent for their success upon denominational favour.

Hospitals, both for acute and chronic disease, presented strong claims; but on one, amongst other grounds, their consideration was deferred;—Mr. Peabody, in his communication to the trustees, had not specially directed that the fund should be so employed as to render it re-productive; but that passage in his letter in which he expressed his hope 'that not the present only, but *future generations of the people of London*' would appreciate its advantages, was felt to be entitled to the widest construction of which it was susceptible; and it appears

to point to a mode of investment, such as, whilst administering to the immediate enjoyments of the labouring poor of London, would also bear within itself the germ of future extension and perpetuity. This result did not seem to be attainable in the case of hospitals, which would absorb without returning any portion of the fund. The same remark applies to almshouses and dwellings for the reception and support of the absolutely destitute, whose subsistence would necessarily be a perpetual charge, without presenting the slightest element of self-support; and attention was thus forcibly directed to the object dictated by Mr. Peabody himself, of erecting dwellings for the labouring poor on such improved principles as to conduce at once to economy, salubrity and social enjoyment. This mode of employing the fund had also the recommendation that the low rents at which this healthful accommodation could be given, would annually supplement the original fund, and thus create a source, whence similar advantages might continue to be derived for an almost indefinite period.

In postponing other projects, such as those above already alluded to, it is not to be supposed that the trustees ignore their value or question their importance; but a concurrence of circumstances at the moment combined to give preeminence to the one above alluded to. In the poorer districts of London, the dwellings of the lower classes had been suddenly disturbed by the long pent-up invasion of metropolitan railroads, whose incursions were overthrowing whole streets inhabited by humble and industrious labourers and artisans. This dispossessed population, unprovided with

adequate accommodation elsewhere, were thus driven away into alleys and courts, already inconveniently crowded by their previous inmates; and discomfort and disease were in many instances added to loss of employment and expense.

Even in ordinary times, the class here alluded to, is one pre-eminently entitled to the friendly solicitude of those more happily circumstanced in life. It may be truly said, that the poorest section of society is not the absolute pauper; whose very destitution constitutes his claim to a legal provision for his wants. Even the stunned feeling of knowing the worst, as he knows it, is more endurable than the active agony of the effort made by the labouring man, a degree above him in the social scale, to save himself from a similar downfall. It is to this class, and at such a crisis, that the extension of a friendly hand may enable the almost exhausted struggler to maintain his ground, and preserve his sense of independence and self-respect.

Nothing is more calculated to cherish and develope these feelings than the removal of the individual and his family, from the squalor and discomfort of a dilapidated and unwholesome home, to a dwelling cheerful with light and air, and replete with facilities for cleanliness, health, and every domestic operation;—and all this at a cost somewhat less than he had been accustomed to pay for the filth and malaria of the fetid alleys he had left. It was under a strong conviction of the paramount importance of this object, and more especially under the peculiar circumstances above adverted to, that the trustees came to the resolution, 'without precluding the consideration of other subjects

hereafter, to confine their operations for the present, to the object specially recommended to their notice by Mr. Peabody, viz., the improvement of dwellings for the poor of the Metropolis.'

Enabled by this decision to proceed promptly with the business of the trust, the next inquiries of the trustees were directed to the system and style of buildings most conducive to the objects in view; and to the acquisition of sites in districts of the City most suitable for their erection: these sites to be distributed throughout the various quarters of London, in order to diffuse the benefits of Mr. Peabody's Gift over the largest possible area.

The first site chosen was in Commercial Street, Spitalfields, near the terminus of the Eastern Counties Railway, where a space equal to 13,682 square feet was obtained from the Commissioners of Public Works for 3,300*l.* For a further expenditure, something under 24,000*l.* for buildings, accommodation was obtained for upwards of 200 persons, in tenements of *one*, *two*, or *three* apartments each, according to the requirements of the several occupants. The latter sum included also the cost of erecting nine shops on the ground floor,* the rents of which, amounting to nearly 500*l.* per annum, go to increase the general fund, and thus contribute to the reproductive character which it is the desire of the trustees to impart to it.

Before the dwellings at Spitalfields were completed, the trustees were enabled to possess themselves of other sites in districts similarly claiming attention. At Chelsea a plot, containing 13,616 square feet, was obtained

* See title-page.

for 4,616*l.* 18*s.* 6*d.*; for another at Bermondsey, with an area of 27,880 square feet, they gave 4,870*l.* 7*s.* 3*d.*; a fourth at Islington, measuring 47,863 square feet, cost 8,646*l.* 5*s.* 6*d.*; and for 4,300*l.*, a fifth was acquired at Shadwell, the extent of which is over 73,890 square feet.

Whilst the houses at Commercial Street were still in progress, the trustees commenced, on their premises at Islington, the erection of four blocks of buildings, to comprise in all 155 tenements, with ample accommodation for upwards of 650 persons.* The whole cost of these buildings, exclusive of the sum paid for the land, will amount, when the accounts shall have been closed, to 31,690*l.*

Before the square at Islington was finished, the trustees entered into a contract for the sum of 37,953*l.* to build on a similar scale on their property at Shadwell, and the works there are now considerably advanced.

The principle and organisation in each of these extensive structures is the same. Drainage and ventilation have been ensured with the utmost possible care; the instant removal of dust and refuse is effected by means of shafts which descend from every corridor to cellars in the basement, whence it is carted away; the passages are all kept clean, and lighted with gas without any cost to the tenants; water from cisterns in the roof is distributed by pipes into every tenement; and there are baths free for all who desire to use them. Laundries, with wringing machines and drying lofts, are at the service of every inmate, who is thus relieved from the inconvenience of damp vapours in their apartments,

* See Frontispiece.

and the consequent damage to their furniture and bedding.

Every living-room or kitchen is abundantly provided with cupboards, shelving, and other conveniences, and each fire-place includes a boiler and an oven. But what gratifies the tenants, perhaps, more than any other part of the arrangements, are the ample and airy spaces which serve as play-grounds for their children, where they are always under their mother's eyes, and safe from the risk of passing carriages and laden carts.

In fixing the rent for all this accommodation, the trustees were influenced by two considerations. In the first place, they felt it incumbent on them, conformably with the intention of rendering the Peabody Fund reproductive, to charge for each room such a moderate percentage on the actual cost of the houses as would bring in a reasonable annual income to the general fund. In the second place, they were desirous, without coming into undue competition with the owners of house property less favourably circumstanced, to demonstrate to its proprietors the practicability of rendering the dwellings of the labouring poor healthful, cheerful, and attractive; and at the same time securing to the landlords a fair return for their investments.

At the present moment, owing to the vast changes in the metropolis, by which the houses of the labouring poor have been demolished to so great an extent, the cost of accommodation for them has been greatly increased. It of course varies in different localities; but, on an average, the weekly charge for a single room of a very poor description is from 2*s.* 6*d.* to 3*s.*; for

two rooms, 5*s.* or 5*s.* 6*d.*; and for *three*, from 6*s.* 6*d.* to 7*s.**

But the mere test of rent affords no adequate standard by which to contrast the squalor and discomfort of one of these tenements with the light and airy and agreeable apartments in the Peabody buildings; and for one room there the charge per week is 2*s.* 6*d.*; for two rooms, 4*s.*; and for three rooms, 5*s.*

On the 29th February, 1864, the first pile of buildings, erected in Commercial Street, Spitalfields, was thrown open to receive its inmates, and the number of applicants was and continues to be considerably in excess of the accommodation available.

As Mr. Peabody had directed by his letter that the sole qualification to be required in a tenant was to be "an ascertained condition of life, such as brings the individual within the description of the poor of London, combined with moral character and good conduct as a member of society," it became the duty of the trustees to 'ascertain' by actual inquiry; first, that the circumstances of the person proposing himself as a tenant

* "In London, unless steps are taken, the poor bid fair to be thrust out of house and home, and to have no place left to dwell in. Our Street Improvement Acts and our railway demolitions are turning out the poor by thousands. Even in our crowded and deplorable districts, such as the streets and alleys running out of Drury Lane and in the region of the Seven Dials, apartments are not to be had; and the rents in some neighbourhoods have been raised 50 per cent. A respectable omnibus conductor in our neighbourhood, who seeks to have two rooms, dingy and small, to accommodate five persons, pays *seven shillings* per week. A wretched family, where the husband never brings to his home more than twelve shillings per week, and often less (where there are five children), pays five shillings per week for two low damp kitchens."—*Letter* of the Rev. Jabez Burns, D.D., December 2nd, 1865.

were such as to entitle him to admission; and, secondly, that in the opinion of his employers there was nothing in his character or moral conduct to disqualify him from partaking in the benefits of the fund.

These two conditions once established, the tenant, on taking possession of his new residence, finds himself as free in action and as exempt from intrusive restraint or officious interference as if he occupied a house in one of the adjacent streets. His sense of independence is preserved by the consciousness that he pays for what he enjoys, and for this payment he provides himself with a dwelling so much superior to that which he had formerly been accustomed to, that the approach to his home is no longer accompanied by a feeling of humiliation.*

As the result of the above inquiries, several applications for admission were declined, on the grounds either of a condition in life too easy to entitle the individual to be classed with the labouring poor, or of a moral character which could not bear investigation, because of habitual drunkenness or conviction before a legal tribunal. In some instances, too, the families of persons desirous to become tenants were found to be too numerous for the accommodation available; and these, to avoid unwholesome crowding, were unavoidably excluded.

At this stage of their operations the Trustees found it necessary to appoint a Secretary; on whom would devolve the duty not alone of supervising the current

* This effect of raising the dignity of the workman in his own eyes, by elevating the character of his dwelling, is pointed out in a description of the *Familistery*, or *Workman's Home*, erected by M. Godin-Lemaire, at Guise, near St. Quentin, in the *Social Science Review*, for October 1865.

affairs of the trust, now becoming extensive and various, but also of conducting the preliminary inquiries above referred to; and on the sedulous and conscientious prosecution of which the success of the undertaking is so mainly dependant.

The number of persons who took possession of their new homes in Spitalfields was upwards of 200, including such classes as charwomen, monthly nurses, basket-makers, butchers, carpenters, firemen, labourers, porters, omnibus drivers, sempstresses, shoemakers, tailors, waiters, warehousemen, &c.

In the buildings at Islington, which were opened in September, 1865, the inmates are of the same class, with the addition of persons employed in other trades; watch-finishers, turners, stay-makers, smiths, sawyers, printers, painters, laundresses, letter-carriers, artificial flower-makers, dress-makers, carmen, cabinet-makers, bookbinders, and others. The entire community there now consists of 674 individuals, of whom 19 are widows, the rest married persons and children.

In evidence of the improved salubrity of the buildings, the superintendents report that ill health is rare, and that the number of deaths since the first buildings were opened, in February, 1864—nearly two years ago—have been one man aged 30, who died of a chronic complaint, and four children, one of whom was under 5, and two under 2 years old.

The social contentment of the tenants is freely expressed; no complaints have been made of any of the arrangements provided for their comfort, and they all speak approvingly of the unaccustomed advantages they enjoy. Amongst these they especially particularise the security of their furniture and effects, which

are no longer liable, as they formerly were, to be taken in distress should the landlord become a defaulter.

As regards the moral conduct of the tenantry, the superintendent reports that habitual drunkenness is unknown, and intoxication infrequent, and where the latter does occur to the annoyance of others it is judiciously dealt with, by giving notice to the offender that, in the event of its recurrence, he must prepare to leave. There has been but one person removed for quarrelling and disturbing the peace; and one expelled for non-payment of rent. These exceptions, out of a community consisting of 880 persons, speak strongly for the self-respect and moral principles by which they are influenced.

The Trustees cannot conclude this sketch of their proceedings without expressing their regret on discovering one obstacle to their usefulness, interposed by the large amounts levied on their buildings for poors' rate, inhabited house duty, income tax and general assessments for sewers and drainage. Looking to the fact that the fund they administer operates to the repression of the rates for the poor, in proportion to the numbers whom it saves from becoming chargeable on the public, it seems to present a reasonable ground for exemption; but as the levy is made conformably to law, they are content to express a hope that the Legislature may be induced to take the subject into consideration, with a view to the early application of a remedy.

The foregoing statement has been prepared and issued under the authority of the Trustees.

(Signed),

H. G. SOMERBY,

December, 1865. Secretary.

RECEIPTS AND EXPENDITURE TO DECEMBER, 1865.

	£	s.	d.
Gift from Mr. Peabody	150,000	0	0
Interest	10,672	9	4
Rents from Spitalfields, deducting expenses	764	8	3
Ditto from Islington, deducting expenses	179	3	8
	£161,616	1	3

	£	s.	d.	£	s.	d.
Paid for land at Spitalfields	3,300	0	0			
Cost of buildings	23,915	11	3			
				27,215	11	3
Paid for land at Islington	8,646	5	6			
Paid on account of buildings	26,962	14	3			
				35,608	19	9
Paid for land at Shadwell	4,450	3	10			
Paid on account of buildings	7,998	5	0			
				12,448	8	10
Paid for land at Chelsea				4,616	18	6
Ditto at Bermondsey				4,870	7	3
Expenses to date for Secretary, Book-keeper, books, Stationery, &c., &c.				517	10	0
Cash at interest				72,000	0	0
Ditto in Bank of England				4,338	5	8
				£161,616	1	3

H. G. S.

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